

Serial No.: 10/708,580
Docket No.: 60655.8000

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A multiple service card configured to:
access financial services provided by a provider of financial services via a financial account,
wherein said financial account is associated with a consumer; and,
provide ~~the same~~ said consumer access to a transportation system vehicle provided by a
service partner upon payment of a fee, wherein said fee associated with said transportation system is
transferred from said financial account to an account associated with said service partner.

Claim 2 (cancelled).

3. (currently amended) The method of claim 1, wherein said transportation system
vehicle includes at least one of a bus, subway and train.

4. (currently amended) A method for ~~facilitating~~ obtaining access to a transportation
system vehicle by using a multiple service card to charge a fee fees related to said access to an a
financial account ~~associated with a provider of credit services~~, said method including:

providing a said multiple service card to a consumer, wherein said multiple service card
provides access to a said transportation system vehicle and facilitates financial transactions;

maintaining, by said provider of credit services, a said financial account corresponding to
said multiple service card of said consumer;

receiving a request to charge an amount to obtain access to said transportation system
vehicle from said service partner;

determining ~~if that~~ said requested service partner is affiliated with said provider of credit
services;

adjusting said financial account based upon said request and said amount; and,

crediting an account of said service partner.

5. (currently amended) The method of claim 4, wherein ~~said multiple service card is~~
~~further configured to adjust a~~ said step of adjusting said financial account based upon said request is
adjusted in at least one of substantially real-time, batch mode, periodically, upon request, and based
on an algorithm.

6. (currently amended) A method for ~~facilitating~~ obtaining service partner services by
using a multiple service card to redeem loyalty points, said method including:

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providing a said multiple service card to a consumer, wherein said multiple service card provides access to service partner services and facilitates financial transactions;

maintaining, ~~by~~ via a provider of credit services, a database for storing loyalty points in a loyalty account corresponding to said consumer;

receiving a request to redeem an amount of said loyalty points to obtain a service of said service partner;

determining ~~if~~ that said ~~requested~~ service partner is affiliated with said provider of credit services;

adjusting said loyalty account based upon said amount of said loyalty points redeemed; and, crediting an account of said service partner.

7. (currently amended) The method of claim 6, wherein said crediting said service partner includes at least one of crediting a said account of said service partner ~~account~~ with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner ~~account~~.

8. (currently amended) A method for ~~facilitating~~ obtaining service partner services by redeeming loyalty points, wherein ~~the~~ said loyalty points are associated with a geographic area, said method including:

maintaining, ~~by~~ via a provider of credit services, a database for storing geographic area loyalty points in a loyalty account corresponding to a consumer;

receiving a request to redeem an amount of said geographic area loyalty points to obtain a service of said service partner in a said geographic area;

determining ~~if~~ said that ~~requested~~ said service partner is within a redemption area associated with said geographic area loyalty points;

adjusting said loyalty account based upon said amount of said geographic area loyalty points; and,

crediting an account of said service partner.

9. (currently amended) The method of claim 8, wherein said crediting said account of said service partner includes at least one of crediting a said account of said service partner ~~account~~ with said loyalty points, and converting said loyalty points to a monetary value and crediting said monetary value to said account of said service partner ~~account~~.

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10. (currently amended) A method for providing a ~~multiple-service~~ multiple service card, the said method comprising the steps of:

receiving an application for a ~~multiple-service~~ multiple service card from a consumer, said application comprising credit card application information and service partner information;

communicating said credit card information to a provider of credit services to determine, by considering said credit card information, ~~whether it~~ that said provider of credit services desires to extend credit to the said consumer; and

causing a ~~multiple-service~~ multiple service card to be sent to the said consumer, wherein said ~~multiple-service~~ multiple service card is configured for providing primary party services and service partner services; ~~a primary party's services and a service partner's services.~~

adjusting a financial account associated with said multiple service card when said customer utilizes said service partner services; and,

crediting an account associated with said service partner.

11. (original) The method of claim 10, wherein said receiving an application includes receiving an application at, at least one of, a service partner establishment and a credit card establishment.

Claim 12 (cancelled).

13. (currently amended) The method of claim 10, wherein ~~said multiple-service card is further configured to charge~~ said step of adjusting said a financial account for service partner services comprises adjusting in at least one of substantially real-time, batch mode, periodically, upon request, and based on an algorithm.

14. (currently amended) The method of claim 10, wherein said ~~multiple-service card is further configured to utilize loyalty points when charging a financial account for service partner services~~ step of adjusting said financial account comprises adjusting loyalty points in said financial account.

15. (currently amended) The method of claim 10, wherein said ~~multiple-service card is further configured to utilize geographic area loyalty points when charging a financial account for service partner services related to the geographic area~~ step of adjusting said financial account comprises adjusting geographic area loyalty points in said financial account.

Claim 16 (cancelled).

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17. (currently amended) The method of claim 10, wherein said step of communicating said credit card information ~~to a provider of credit services to determine, by considering said credit card information, whether it desires to extend credit to the consumer,~~ further includes comprised considering anti-terrorism information.

18. (currently amended) The method of claim 10 further comprising replacing a ~~multiple-service~~ multiple service card, wherein said replacing comprises:

- a. requesting a card replacement administrator to create a replacement card;
 - b. in response to said request, said card replacement administrator communicating with a card service engine;
 - c. said card service engine communicating account information to a card generator;
 - d. said card generator communicating said account information to ~~the~~ said service partner;
- and
- e. said service partner communicating said account information to ~~the~~ said card replacement administrator.

19. (original) The method of claim 10 further comprising canceling a service partner services, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

20. (original) The method of claim 10 further comprising canceling a primary party account, wherein said canceling comprises:

- a. transmitting a file comprising indicia of an account to be canceled,
- b. producing a cancellation report, and
- c. producing a balancing report.

21. (original) The method of claim 10 further comprising transferring an account to a second service partner, wherein said transferring comprises:

- a. transmitting a file comprising indicia of a service partner account,
- b. producing a transferring account report, and
- c. producing a balancing report.